

**STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of the Office of Financial and Insurance Regulation**

**In the Matter of:**

Nationwide Investment Services Corporation  
d/b/a Nationwide 1<sup>st</sup> Mortgage Services  
d/b/a A-AA Nationwide 1<sup>st</sup> Mortgage Services  
d/b/a A-AABCO America's Home Mortgage Company  
d/b/a MEMCO  
d/b/a Michigan Educators Mortgage Company  
38777 6 Mile Road, Suite 314  
Livonia, Michigan 48152-2660,

Enforcement Case No. 08-7056

Ms. Anita M. Dul, President,

License/Registration No.:

FL-2148/SR-0740,

Respondent.

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**FINAL ORDER REVOKING FIRST MORTGAGE LICENSE  
AND SECONDARY MORTGAGE REGISTRATION**

Issued and Entered  
This 7<sup>th</sup> day of December, 2009  
By Catherine J. Kirby  
Acting Chief Deputy Commissioner

**I.  
FINDINGS OF FACT**

1. On September 18, 2009, pursuant to MCL 445.1662 and MCL 493.61, the Commissioner of the Office of Financial and Insurance Regulation ("OFIR") issued to Respondent a NOTICE OF INTENT TO REVOKE FIRST MORTGAGE LICENSE AND SECONDARY MORTGAGE REGISTRATION ("Notice").

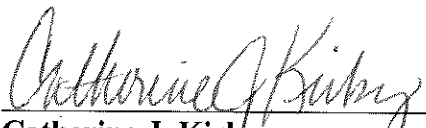
2. Said Notice, served on Respondent via certified mail, was received by Respondent on November 10, 2009, as evidenced by the signed certified mail Domestic Return Receipt.
3. Said Notice contained allegations that Respondent had violated the Mortgage Brokers, Lenders, and Servicers Licensing Act, 1987 P.A. 173, as amended, MCL 445.1651 *et seq.* ("MBLSLA"), and the Secondary Mortgage Loan Act, 1981 P.A. 125, as amended, MCL 493.51 *et seq.* ("SMLA"), which warrant the revocation of Respondent's first mortgage license and secondary mortgage registration.
4. Said Notice further advised Respondent that failure to request a hearing within 20 days would result in the issuance of a Final Order revoking Respondent's first mortgage license and secondary mortgage registration.
5. Respondent failed to request a hearing within 20 days as required by statute.

**II.**  
**FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE**  
**AND SECONDARY MORTGAGE REGISTRATION**

**NOW, THEREFORE,** based upon the factual findings set forth above and the files and records of OFIR, **IT IS HEREBY ORDERED THAT:**

1. Respondent's first mortgage license, license no. FL-2148, issued pursuant to provisions of the MBLSLA, shall be and hereby is **REVOKED**.
2. Respondent's secondary mortgage registration, registration no. SR-0740, issued pursuant to provisions of the SMLA, shall be and hereby is **REVOKED**.

**IT IS SO ORDERED.**

  
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**Catherine J. Kirby**  
**Acting Chief Deputy Commissioner**